

**Lewis Baxter**

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**Subject:** FW: Unividual Ltd.

**From:** David Joll  
**Sent:** 14 September 2012 07:48  
**To:** John Baxter  
**Subject:** Unividual Ltd.

" When we were planning our retirement and wanted honest and expert advice , we were very unsure as to who could provide that.

We asked a lot of friends and contacts as to where to go and had a number of exploratory meetings. When we met John Baxter

of Unividual we liked his openness, his ideas and the way in which nothing was too much trouble and it did not matter how many

avenues had to be explored to find the right solution for us .

That degree of service has continued over the years and together we have achieved what we wanted.

We would warmly recommend John and his team to anyone. "